

# Getting Organized After a Natural Disaster

The aftermath of a natural disaster can be overwhelming. There are many steps you need to take to get your home and your life back in order but it can be difficult to cope because of the strong emotions you may be feeling. However, getting organized after a disaster is important. You need to be able to stay in touch with friends and family, communicate with your insurance company and aid agencies, and replace important documents that may have been destroyed or lost.

## **Staying in touch without phone or mail service**

In some communities, phone and mail service may be interrupted for weeks after a natural disaster. This can be very difficult for people who need the phone to let family members know they are OK and to contact insurance companies or federal and local relief organizations. It can also be difficult for people who rely on mail service for important documents such as Social Security checks, which they need to pay for food and medications. If your phone or mail service has been disrupted, you may want to

- **Get a cell phone.** Though service may be spotty, a cell phone is still the best way to stay connected with people after a disaster. If you can't get to a store that sells phones, ask a friend or relative to get one for you. A cell phone will allow you to stay in touch with friends, family members, and neighbors when regular phone service is out. You can also use a cell phone to call your insurance company, contractors, or other organizations you may need to reach. With a cell phone, you can make and receive calls from wherever you are, which is especially important if you can't immediately return to your home.
- **Ask an out-of-town relative or someone nearby who has phone service to act as a message center for you.** This way you can leave a reliable call-back number for important business calls.
- **Check with a local relief agency or shelter to see if telephones are available there.**

- If you are worried about receiving your Social Security check because you're not at home or mail service has been disrupted, contact the Social Security office at 800-772-1213 between 7 a.m. and 7 p.m. to get assistance. Social Security representatives may already be in your area helping victims. Contact your local agency on aging or a relief agency to find out how to get in touch with local aid workers.

### **Organizing and replacing important documents**

Many people lose important documents when their homes are severely damaged by a natural disaster. You may be able to wait a while before you replace some documents, such as your passport, but it's a good idea to replace others, such as your credit cards, as soon as possible. By attending to these matters immediately, you will decrease the risk of identity theft and other financial crimes.

First, make a list of all of the essential documents that are missing or unrecoverable. These might include wills, titles to deeds, birth and marriage certificates, military discharge papers, mortgage agreements, passports, credit cards, stocks and bonds, income tax records, and citizenship papers. Then determine which items should be replaced immediately. Here are some tips for replacing important documents:

- If you lost credit cards, contact your creditors immediately and explain that you were the victim of a natural disaster. Some companies may also temporarily extend your billing cycle.
- To replace your Social Security card, contact your local Social Security office.
- If you lost your Medicare card, call 800-772-1213 or TDD/TTY 800-325-0778 for assistance.
- Contact your local department of motor vehicles to replace your driver's license. Avoid using your Social Security number on your license as it can be easily stolen by an identity thief.
- If you do not have your insurance policy, contact your insurance company or your state insurance bureau to get a copy of it.

### **Working with your insurance company**

You will want to call your insurance company as soon as possible. You may also want to contact the Federal Emergency Management Association (FEMA) at 800-621-FEMA (3362) to start a claim. In addition to providing low-cost loans for rebuilding, FEMA provides funds for temporary housing, legal counseling, medical, dental, and transportation expenses for people who don't have insurance or who are underinsured.

The best thing you can do when working with an insurance company to settle a claim is to meticulously document everything. You may want to get a notebook with pockets or folders in which you can record your interactions with your insurance company and any important questions or information as well as store receipts and other papers.

Write your policy number, your claim reference number and your insurance agent's name and phone number at the front of your notebook. Every time you contact your insurance company, make a note of the date, time, the name of the person you talked to, and what you talked about.

You will probably have many questions for your insurance agent. Don't hesitate to ask questions. You may want to ask

- What does my policy cover?
- When can I expect to see my adjuster?
- How large is my deductible?
- Should I arrange contractors for repairs on my own?
- If I cannot live in my home, does my policy cover the cost of staying in a hotel or renting an apartment?
- Will my policy cover the cost of shrubs or trees that were lost as a result of the storm?
- How long will it take to process my claim?
- What are my next steps?

If possible, you should also

- Take photographs of the damage inside and outside of your home or ask a friend or family member to take photographs for you.
- Take a room-by-room inventory and make a list of missing or damaged goods. Try to include brand names, year purchased, and receipts or other records that show proof of purchase.
- Avoid making any permanent repairs to your property until it has been assessed by your insurance company or a federal aid agency.
- Keep receipts for any post-disaster expenses you have, such as buying plywood or tarps or staying in a hotel room.

It may take several weeks before your claim is settled. Continue documenting the process and do not agree to a settlement if you are not satisfied that it's fair. Also do not sign anything that limits the company's future obligations. You might find structural or other damage months from now.